HID®

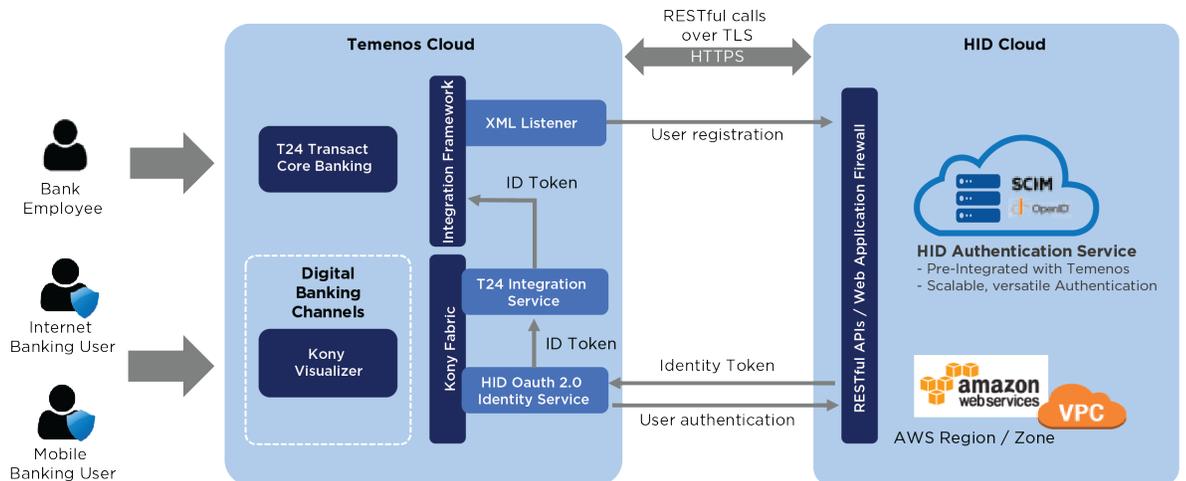# HID ActivID Authentication Service integrated with Temenos Infinity

The Open Banking revolution is encouraging Financial Institutions (FI) to improve customer experience on their digital channels in order to build loyalty and create stronger customer stickiness.

This has a broad range of benefits:

- The customer enjoys more comfortable navigation through the digital channels, is able to find rapidly relevant information and will be willing to return often. Gaining trust in digital channels will enable customers to do more online transactions and save time while dealing with a number of matters.

- Financial institutions will be able to leverage data analytics to better understand customers' habits and the evolution of their needs, allowing them to predict personalized information and adequate offers to support future decisions based on customer agreement. By implementing advanced technology solutions, banks can position themselves as innovative organization, establishing a clear differentiator within the financial ecosystem.

However, compliancy and security are important challenges that financial institutions have to consider in their digital transformation journey. Indeed, a usage increase of the digital channels is attracting hackers that see their potential benefits increasing. Moreover, cyber criminals are using the latest technologies to better attack organizations and remain unseen as long as possible. This entails regulators to become more stringent on the security requirements and the services provided to the end users and the third parties. However, while ensuring compliance and the right level of security, financial institutions have to take care to not ruin the efforts made in improving the user experience.

In order to meet these types of complex needs faced by financial institutions, HID Global and Temenos have partnered together to integrate the ActivID™ Authentication Service into the Kony DBX/Temenos Infinity.

ActivID Authentication Service and Temenos Infinity integration

The first stage of the integration between ActivID Authentication Service and Temenos Infinity was constructed to allow Temenos Infinity to delegate authentication to the ActivID Authentication Server. Temenos Infinity is securely connected to the ActivID Authentication Service so that the user credentials collected from the login page are properly validated by the ActivID Authentication Service. The Authentication result can be shared with the Temenos T24 Transact in order to obtain user information such as attributes and account information. The current integration supports all synchronous authentication requests such as password, PIN, memorable information & One Time Passwords (OTP) that can be generated on either a hardware or software token.

The second step of the integration, deploying soon, between Temenos Infinity and the ActivID Authentication Service introduces support for asynchronous authentication via a push notification with HID Approve. This integration embeds a listener into Temenos Infinity Fabric so a request can be passed from the authentication server back to Temenos Infinity once a user has approved or declined a transaction in real time. This integration allows users to authenticate and sign transactions with HID Approve from within the Temenos Infinity Digital Banking Channels.

In a second phase, the integration will embed the HID Approve SDK into the Temenos Infinity mobile application to allow banks to securely approve logins and transactions from within a single app. This will remove the need for banking customer to have one app for banking and a second app for authentication.

The ActivID Authentication Service and Temenos Infinity integration delivers:

- Plug-and-play integration, removing the requirement for any custom development

- Authentication embedded into Temenos Infinity digital channels for:

  - Knowledge-based authentication factors such as password, PIN, memorable word, secret question and answers

  - Possession-based one-time passwords delivered by smartphone, hardware token, SMS or email

- Reactive design that scales to web and mobile applications

- Events and actions recorded in a tamper evident database

- Integration is currently being enhanced to support push notifications and an embedded SDK into the Temenos Infinity mobile application which will remove the need to have a separate banking and authentication app

Temenos Infinity and ActivID Authentication Service work together to enable banks to deploy a consistent user experience with an integrated and smooth authentication process. Security is an important matter, but delivering it in a seamless manner is crucial to providing a positive experience for the end user.

Integrating the authentication solution into digital channels also allows banks to reduce their time to market and their integration and deployment costs. It gives banks a competitive advantage while undergoing their digital transformation journey.

Learn more on HID ActivID Authentication Service

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